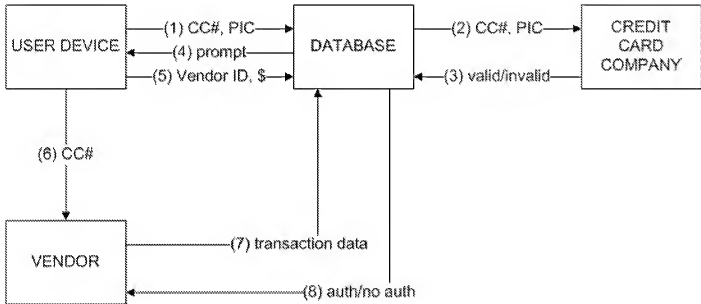
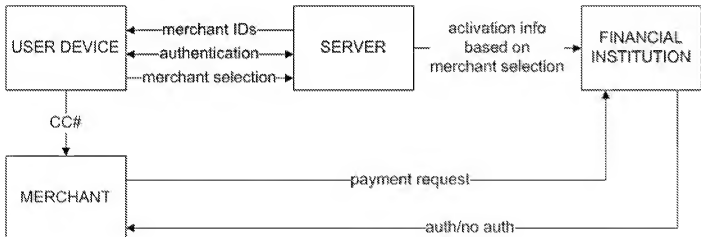


Per our discussion, I have reviewed the pending claims, non-final Office Action, and main references ("United States Patent 6052675", and "Orix Global Communications Launches New Web Site") and below is a diagram corresponding USP '675. From the diagram one can see that the consumer must pre-authorize every vendor and dollar amount transaction, before a transaction can be approved, and the credit card company must process the credit card number and personal identification code (PIC).

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By contrast, the invention of independent claims 1 and 27, as shown in the following diagram, does not require the consumer to pre-authorize every merchant and dollar amount transaction before a transaction can be approved and advantageously the financial institution need not process a credit card number and personal identification code (PIC).



The office action correctly admits that USP '675 does not provide merchant selection and relies on yellowpages.com, which provides merchant listings, for same. However, it does not seem obvious to incorporate merchant selection into USP '675 based on yellowpages.com.